

**Fill in this information to identify the case:**Debtor 1 Brian Douglas DeskinsDebtor 2 Cheryl Ann Deskins  
(Spouse, if filing)United States Bankruptcy Court for the: WESTERN DISTRICT OF WASHINGTONCase number 18-42845**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Bank of America, N.A.Court claim no. (if known): 6**Date of payment change:**Must be at least 21 days after date  
of this notice06/25/2019Last 4 digits of any number you use to  
identify the debtor's account:8399**New total payment:**

Principal, interest, and escrow, if any

\$ 854.21**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☐ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☐ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)Reason for change: PRINCIPAL BALANCE CHANGE- NUMBER OF DAYS IN BILLING CYCLE CHANGEDCurrent mortgage payment: \$ 840.01New mortgage payment: \$ 854.21

Debtor 1      Brian Douglas Deskins  
First Name      Middle Name      Last Name

Case number (if known) 18-42845

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Leah R. Turner      Date 06/04/2019  
Signature

Print: Leah R. Turner      Title AVP; Bankruptcy Specialist

Company Bank of America

Address 4161 PIEDMONT PKWY, BANK OF AMERICA TRIAD CENTE  
Number      Street  
Greensboro, NC 27410  
City      State      ZIP Code

Contact phone (336) 854-6458      Email leah.r.turner@bankofamerica.com

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF WASHINGTON ( TACOMA DIVISION)

Chapter: 13 No. 18-42845

In re:

Judge: MARY JO HESTON

Brian Douglas Deskins

Cheryl Ann Deskins

Debtor(s).

**CERTIFICATE OF SERVICE**

I hereby certify that on 06/04/2019, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre-paid, or via filing with the US Bankruptcy Court's CM ECF system.

By U.S. Postal Service First Class Mail Postage Prepaid:

Debtor: Brian Douglas Deskins  
5016 64th Ave W  
University Place, WA 98467-2910

Co-Debtor: Cheryl Ann Deskins  
5016 64th Ave W  
University Place, WA 98467-2910

Debtor's Attorney: NOEL P. SHILLITO  
1919 N Pearl St Ste C2  
Tacoma, WA 98406-2490

Trustee: MICHAEL G. MALAIER  
2122 Commerce St  
Tacoma, WA 98402-3002

/s/ Irene Zhao

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LCI  
(as Authorized Agent for Bank of America N.A.)  
111 Anza Blvd Suite 310  
Burlingame, CA 94010  
650.342.9486 (x250)  
izhao@lciinc.com